

**INSURANCE COMMITTEE AGENDA**  
**LaSalle County Board Office**  
**March 23, 2023 9:30 A.M.**  
**Room 250**

<https://www.youtube.com/channel/UCjwHFioW13M224SgVU95Ifg>

**Call Meeting to Order**

**1) Citizen Comment**

- a. *At this time if you have a Citizen Comment please submit in writing to [mpilch@lasallemounty.org](mailto:mpilch@lasallemounty.org) within 2 hours of the meeting. It will then be presented to the committee*

**2) Motion to Approve Minutes From Previous Meetings**

**3) Motion to Approve Bills**

**4) Item(s) to be Presented as Information**

- a) Healthcare Updates – Federal and State  
b) Health Insurance Report(s)

**5) Item(s) to be Presented for Action/Motion**

- a) Accept & Place on File Health Insurance Report(s)

**6) Executive Session- 5 ILCS 120/2 (c)**

**7) Motion to Adjourn**

**\*Next Committee Meeting April 27, 2023, 9:30am Room 250**

## **Insurance Committee**

A meeting of the insurance committee was held on Thursday, March 23, 2023 at 9:30 a.m. in Room 250 with the following members present: Mike Kasap, Tom Walsh, Doug Stockley, Kindra Pottinger, Kathy Bright and Beth Findley Smith. Absent: Matt Slager.

**Motion by Findley-Smith 2<sup>nd</sup> by Walsh to approve the minutes of the February 23, 2023 meeting as presented. All ayes. No nays. Motion carried.**

**Motion by Findley-Smith 2<sup>nd</sup> Stockley that the bills in the amount of \$4,216.80 (001-045), \$1,130.50 (016-000) be approved for payment and that the prepaid bills in the amount of \$916.63 (001-045), \$2,758.00 (016-000), \$805,937.06 (098-000), \$213,363.91 (004-000) and be approved for payment. All ayes. No nays. Kasap abstained. Motion carried.**

Comments: Mr. Mike Wojcik provided the health insurance report for February 2023. Medical claims for the month were \$590,017. Rx claims for the month were \$82,099. Net monthly total claims were \$617,375. YTD medical claims are \$1,071,828. YTD Rx claims are \$168,445. The County has two large claimants accounting for claims in the amount of \$285,987. The stop loss threshold is \$135,000 thus the County's portion of large claims is \$215,610 and the BCBS portion is \$70,337. For the same time period in 2022, the County had one large claimant accounting for claims in the amount of \$172,596. With a \$135,000 stop loss threshold the County's portion of the large claim was \$135,000 and the BCBS portion was \$37,596.

Comments: Mr. Wojcik provided the key pharmacy indicators for February 2023. Specialty Rx accounted for 44% of total Rx paid for February 2023. The overall Rx generic dispensing rate is 89%. The generic substitution rate is 99.8% and the formulary compliance rate is 99.8%. The County has experienced 90 JCODE claims for January and February 2023 totaling \$78,134.94

**Motion by Pottinger 2<sup>nd</sup> by Findley-Smith that the Blue Cross Blue Shield of Illinois Report for February 2023 be accepted and placed on file. All ayes. No nays. Motion carried.**

**Motion by Bright 2<sup>nd</sup> by Findley-Smith to adjourn the Insurance meeting at 10:23 a.m. All ayes. No nays. Motion carried.**

Present: Don Jensen, Joe Oscepinski, Mike Wojcik, Beth Ishmael via WebEx, Melissa Pilch and Julie Ziel.

The next meeting is scheduled for April 27, 2023 at 9:30 a.m.

# **Reports And Handouts**



The Horton Group's

## Aggregate Report

Prepared for: County of LaSalle

February 2023

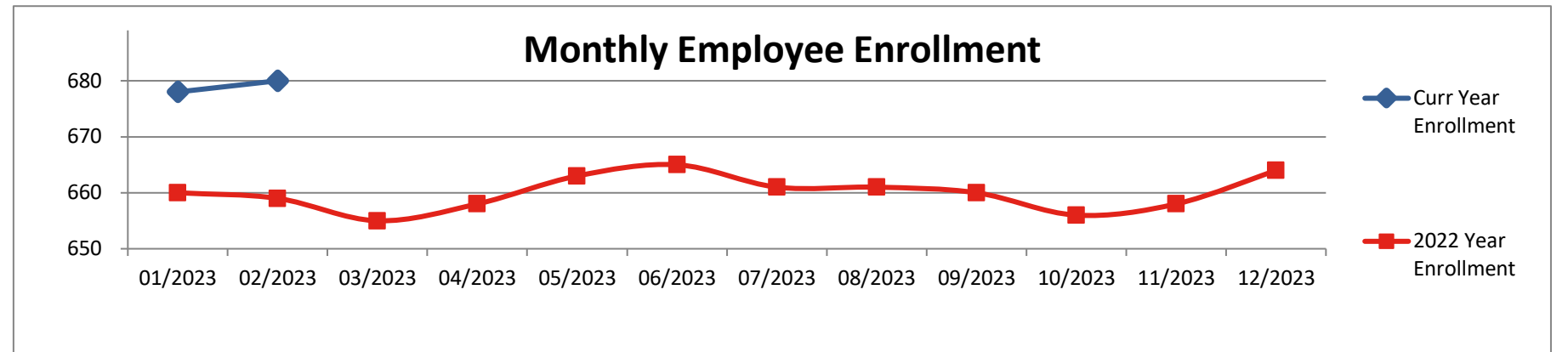
Presented By:  
Michael E. Wojcik  
mike.wojcik@thehortongroup.com  
Phone: 708-845-3126 / Cell: 708-650-1557

Insurance / Risk Advisory / Employee Benefits  
**HORTON**

County of LaSalle

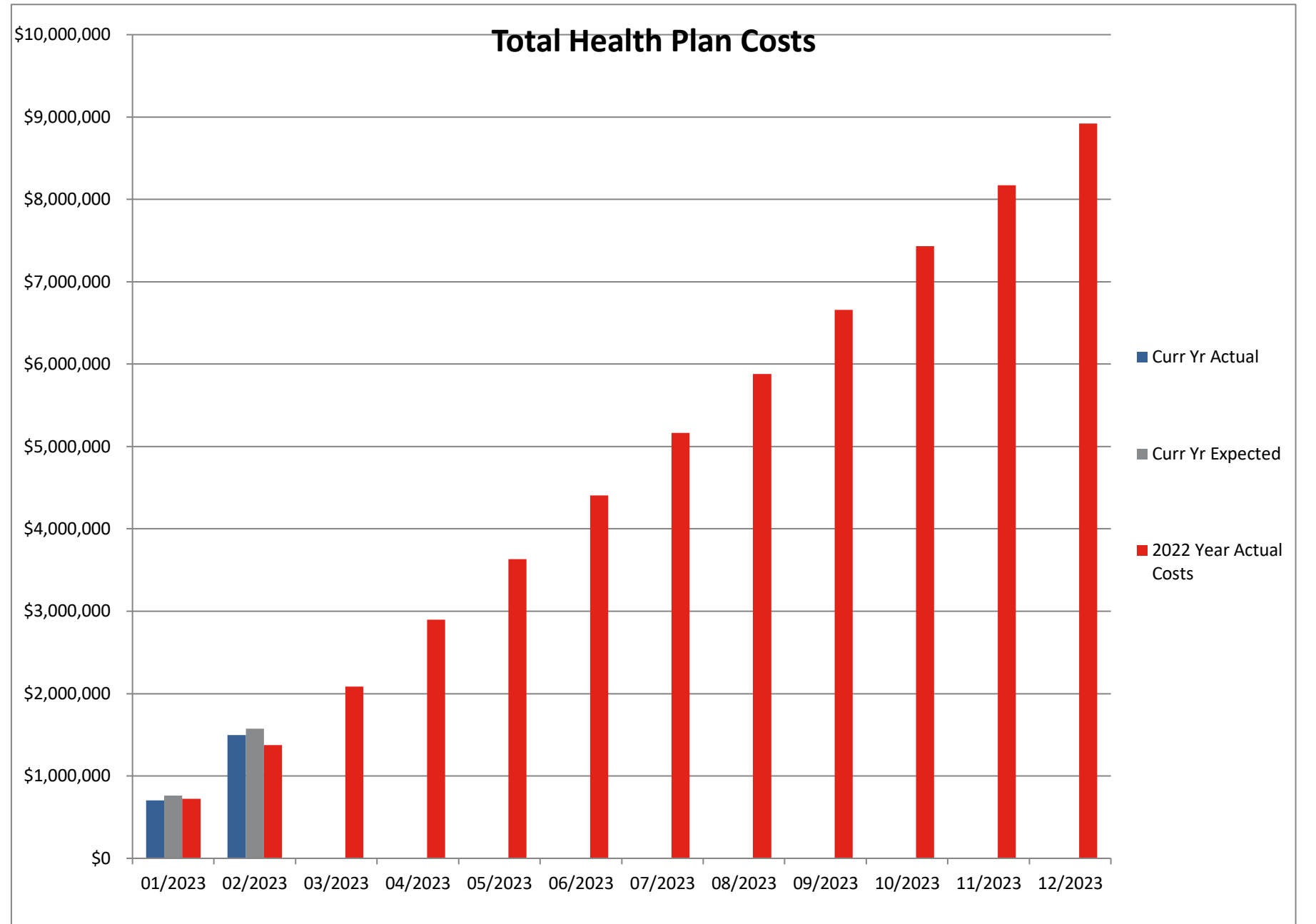
COST SUMMARY: January 2023 - February 2023  
 COMBINED RESULTS OF BCBS ASO and BENISTAR PROGRAMS

Average Enrollment			
YTD 2023	YTD 2022	% Change	Final 2022
<b>Employees</b>			
679	660	2.9%	660
<b>Members</b>			
1,199	1,176	2.0%	1,169



Total Health Plan Costs			
YTD 2023	YTD 2022	% Change	Final 2022
\$1,497,693	\$1,372,430	9.1%	\$8,922,838

Costs are Net of Large Claimants over Specific

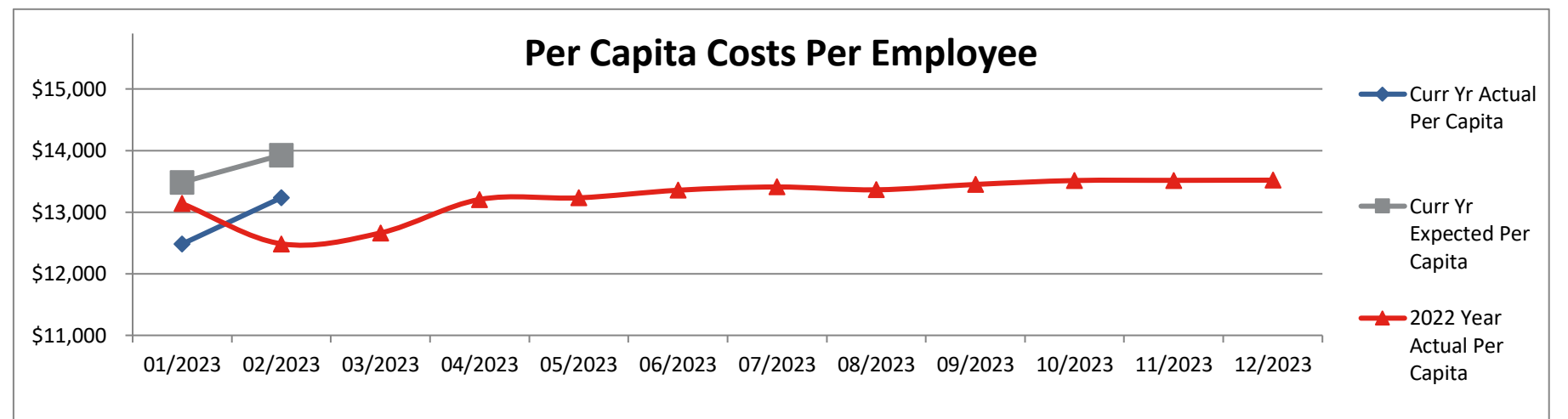


Large Claimants > \$75,000 - BCBS ASO Program Only					
Specific Deductible: \$135,000					
Claimant Status YTD 2023	YTD 2023	YTD 2022	% Change	Final 2022	Claimant Status Final 2022
U65 Retiree	\$204,668	\$172,596		\$893,569	Active
Active	\$81,319			\$381,435	U65 Retiree
				\$311,771	Active
				\$210,480	U65 Retiree
				\$200,348	Active
				\$170,378	Active
				\$146,677	U65 Retiree
				\$137,024	U65 Retiree
				\$123,151	U65 Retiree
				\$118,367	Active
				\$114,661	U65 Retiree
				\$113,510	Active
				\$111,430	U65 Retiree
				\$89,474	U65 Retiree
				\$89,412	U65 Retiree
				\$86,708	Active
				\$83,945	Active
				\$81,522	U65 Retiree
				\$79,617	Active
<b>Total Large Claims</b>	<b>\$285,987</b>	<b>\$172,596</b>	<b>65.7%</b>	<b>\$3,543,477</b>	
ER Responsibility	\$215,650	\$135,000	59.7%	\$2,171,731	
Carrier Responsibility	\$70,337	\$37,596	87.1%	\$1,371,746	
# of Large Claims	2	1	100.0%	19	

Claim amounts shown include Plan Access Fees  
 Large claim reimbursement may lag from when claim is paid.

2023 Expected YTD	% of Expected Cost	2023 Actual YTD	2022 Actual YTD	% Change	2022 Actual Final
<b>Per Capita Costs Per Employee</b>					
\$13,927	95.0%	\$13,234	\$12,486	6.0%	\$13,519
<b>Per Capita Costs Per Member</b>					
\$7,890	95.0%	\$7,498	\$7,050	6.4%	\$7,633

Per Capita shown are Net of Large Claimants over Specific



Benchmark Per Capita Costs	Per EE	Per Mmbr
Kaiser 2023 - State/Local Government (Estimated)	\$15,216	\$8,621
Kaiser 2023 - All Industries (Estimated)	\$15,870	\$8,991
Mercer 2023 - Government (Estimated)	\$17,127	\$9,703

Employee Enrollment, Total Health Plan Costs, and Per Capita Costs shown above include combined results of BCBS and Benistar programs.

County of LaSalle  
 Aggregate Report for BCBS ASO Program  
 January 2023 - December 2023

Aggregate Contract: None  
 Expected Aggregate Claim Factor:  
     PPO:                 \$1,410.96  
 Specific Contract: 24/12  
 \$135,000 Individual Stop Loss Specific Level  
 Rx included in Aggregate and Specific

Month	BCBS Enrollment				Cumulative Expected Aggregate Claims	Medical Claims	Value Based Care	Plan Access Fee	RX Claims	Over Specific	Net Monthly Total Claims	Net Cumulative Claims	% of Expected Aggregate
	Total Subs	PPO Single	PPO Family	Total Members									
01/2023	450	222	228	883	\$634,932	\$481,811	\$126	\$10,063	\$86,347	\$0	\$578,346	\$578,346	91.09%
02/2023	453	225	228	883	\$1,274,097	\$590,017	\$112	\$15,483	\$82,099	(\$70,337)	\$617,375	\$1,195,721	93.85%
03/2023													
04/2023													
05/2023													
06/2023													
07/2023													
08/2023													
09/2023													
10/2023													
11/2023													
12/2023													
<b>Total</b>	<b>903</b>	<b>447</b>	<b>456</b>	<b>1,766</b>	<b>\$1,274,097</b>	<b>\$1,071,828</b>	<b>\$238</b>	<b>\$25,547</b>	<b>\$168,445</b>	<b>(\$70,337)</b>	<b>\$1,195,721</b>	<b>\$1,195,721</b>	<b>93.85%</b>

This exhibit is only an estimate; the final accounting will determine the maximum liability

County of LaSalle  
 Program Cost Summary - Combined Results of BCBS ASO and BENISTAR Programs  
 January 2023 - December 2023

Month	BCBS Health Contracts	ISL Fee	Miscellaneous Adjustments	Administrative Fee	Rx Credit	Med Rx Credit	Monthly Total Fixed Expense	From Aggregate Report - Net Monthly Total Claims	Total BCBS Cost	Benistar Retiree Carveout			Total Program Cost - BCBS & Benistar
										Retirees	Retirees & Spouses	Benistar Premium	
01/2023	448	\$100,567	(\$49,061)	\$25,370	(\$35,392)	(\$1,120)	\$40,364	\$578,346	\$618,710	228	315	\$86,592	\$705,301
02/2023	448	\$100,567	(\$1,275)	\$25,370	(\$35,392)	(\$1,120)	\$88,150	\$617,375	\$705,525	227	316	\$86,867	\$792,391
03/2023													
04/2023													
05/2023													
06/2023													
07/2023													
08/2023													
09/2023													
10/2023													
11/2023													
12/2023													
<b>Total</b>	<b>896</b>	<b>\$201,134</b>	<b>(\$50,337)</b>	<b>\$50,740</b>	<b>(\$70,784)</b>	<b>(\$2,240)</b>	<b>\$128,514</b>	<b>\$1,195,721</b>	<b>\$1,324,235</b>	<b>455</b>	<b>631</b>	<b>\$173,458</b>	<b>\$1,497,693</b>

01/2023 Miscellaneous Adjustments includes 2023 One Time Wellness Credit of \$50,000.

This exhibit is only an estimate; the final accounting will determine the maximum liability

**Report Description:** This report provides an overview of the prescription expenses as well as providing percent change in these expenses between the current month, current period, prior period and percent change.

### Key Indicators Summary

Key Indicators Summary	Feb 2023	Jan 2022 - Feb 2022	Jan 2023 - Feb 2023	% Change
Unique Pharmacy Members	883	875	889	1.6%
Average Age (Years)	40.6	40.4	40.5	0.1%
Proportion of Males	44.8%	45.7%	45.0%	-1.5%
Proportion of Females	55.2%	54.3%	55.0%	1.2%
Member Months	883	1,742	1,766	1.4%
Claimants	379	518	490	-5.4%
Prescriptions	898	1,792	1,762	-1.7%
Prescriptions PMPM	1.02	1.03	1.00	-3.0%
Paid	\$82,099	\$158,058	\$168,445	6.6%
Paid PMPM	\$92.98	\$90.73	\$95.38	5.1%
Allowed	\$112,888	\$216,809	\$238,964	10.2%
Allowed PMPM	\$127.85	\$124.46	\$135.31	8.7%
Avg. Ingredient Cost/Prescription	\$125.24	\$120.47	\$135.16	12.2%
Generic Dispensing Rate	89.0%	84.3%	88.5%	4.9%
Formulary Compliance Rate	99.8%	99.6%	99.8%	0.3%
Generic Substitution Rate	99.8%	98.8%	99.6%	0.9%
Out of Pocket Percent of Allowed	27.3%	28.7%	29.6%	3.3%
Retail as a Percent of Prescriptions	99.3%	98.5%	99.0%	0.6%
Mail Order as a Percent of Prescriptions	0.7%	1.5%	1.0%	-36.0%
Specialty Percent of Total Prescriptions	0.8%	0.6%	0.7%	10.9%
Specialty Percent of Total Paid	44.0%	36.0%	40.2%	11.7%
Specialty Average Ingredient Cost/Prescription	\$6,046.70	\$5,990.11	\$6,806.06	13.6%

### Cost Sharing Distribution

Cost Sharing Distribution	Feb 2023		Jan 2022 - Feb 2022		Jan 2023 - Feb 2023		% Change	
	Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail
Member Out of Pocket	27.3%	37.7%	28.2%	30.8%	29.5%	36.8%	4.7%	19.6%
Plan Paid	72.7%	62.3%	71.8%	69.2%	70.5%	63.2%	-1.8%	-8.7%

### Savings Summary

Savings Summary	Feb 2023			Jan 2022 - Feb 2022			Jan 2023 - Feb 2023			% Change		
	Retail	Mail	Summary	Retail	Mail	Summary	Retail	Mail	Summary	Retail	Mail	Summary
Discount	\$138,930	\$1,322	\$140,252	\$239,230	\$6,187	\$245,417	\$268,147	\$4,591	\$272,738	12.1%	-25.8%	11.1%
% Discount	55.2%	85.9%	55.4%	52.8%	69.0%	53.1%	53.1%	66.6%	53.3%	0.6%	-3.5%	0.4%

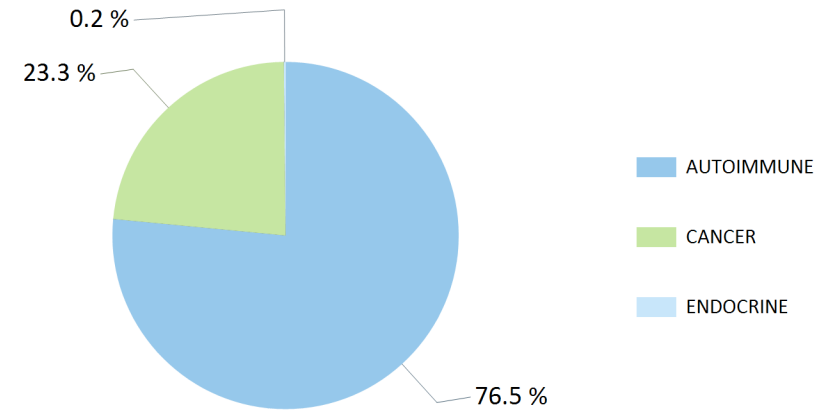


**Report Description:** Specialty drugs generally have unique uses, require special dosing or administration, are typically prescribed by a specialist provider and are significantly more expensive than alternative drugs or therapies. This report provides specialty drug analysis for the current month, current period, prior period and percent change.

### Specialty Drug Key Indicators

	Feb 2023	Jan 2022 - Feb 2022	Jan 2023 - Feb 2023	% Change
Unique Pharmacy Members	883	875	889	1.6%
Member Months	883	1,742	1,766	1.4%
Claimants	8	7	8	14.3%
Percent of Utilizing Members	0.9%	0.8%	0.9%	12.5%
Prescriptions	7	11	12	9.1%
Specialty Percent of Total Paid	44.0%	36.0%	40.3%	11.7%
Percent of Total Prescriptions Paid	0.8%	0.6%	0.7%	11.0%
Paid	\$36,153	\$56,936	\$67,798	19.1%
Paid PMPM	\$40.94	\$32.68	\$38.39	17.5%
Average Ingredient Cost/Prescription	\$6,047	\$5,990	\$6,806	13.6%
Out of Pocket	\$6,175	\$8,956	\$13,875	54.9%
Out of Pocket PMPM	\$6.99	\$5.14	\$7.86	52.8%
Out of Pocket Percent of Allowed	14.6%	13.6%	17.0%	25.0%

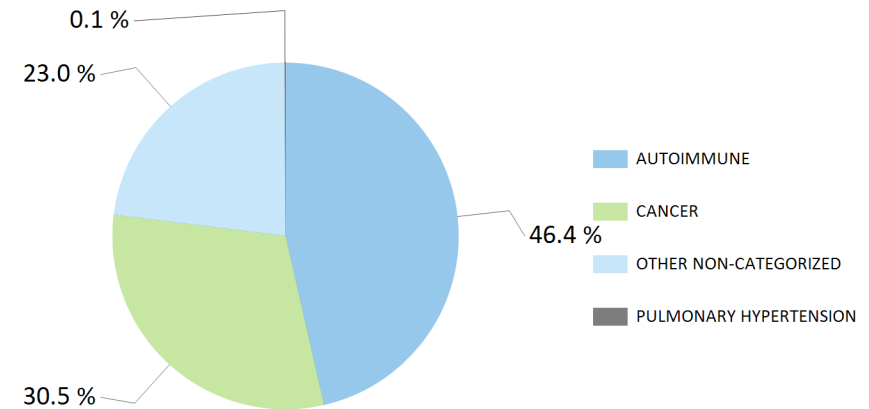
### Top Specialty Classes by Ingredient Cost for the Current Period



### Top 15 Specialty Drugs by Ingredient Cost for the Current Period

Brand Name	Specialty Class	Ingredient Cost	Prescriptions	Avg. Ingredient Cost/Prescription	Specialty Claimants
GLEEVEC TAB 400MG	CANCER	\$19,040	2	\$9,520.15	1
ENBREL SRCLK INJ 50MG/ML	AUTOIMMUNE	\$15,022	2	\$7,510.94	1
COSENTYX PEN INJ 300DOSE	AUTOIMMUNE	\$14,832	2	\$7,415.88	1
HUMIRA PEN INJ 40MG/0.8	AUTOIMMUNE	\$14,586	2	\$7,292.84	1
STELARA INJ 45MG/0.5	AUTOIMMUNE	\$13,294	1	\$13,294.03	1
OTEZLA TAB 30MG	AUTOIMMUNE	\$4,761	2	\$2,380.64	1
CINACALCET TAB 30MG	ENDOCRINE	\$138	1	\$137.84	1
<b>Summary</b>		<b>\$81,673</b>	<b>12</b>	<b>\$6,806.06</b>	<b>8</b>

### Top Specialty Classes by Ingredient Cost for the Prior Period



JCODE Paid Claims by POS

**Metrics:** (Medical Paid, Pharmacy Paid, Claimants, Claims)  
**Rows:** (Place of Service, CPT Procedure Code)  
**Columns:** (Metrics)  
**Database:** (COUNTY OF LASALLE: ASO NON-HMO)  
**Paid Month:** (Jan 2023 - Feb 2023)

Place of Service	CPT Procedure Code	Medical Paid Greater than \$2,000	Pharmacy Paid	Claimants	Claims
11 - OFFICE	J2323 - Tysabri	\$16,183.04		1	2
11 - OFFICE	J9228 - Yervoy	\$3,262.08		1	1
11 - OFFICE	J9271 - Keytruda	\$33,546.78		1	3
11 - OFFICE	J9299 - Opdivo	\$2,127.38		1	1
12 - HOME	J0129 - Orectria	\$5,477.40		1	2
<b>Total: All</b>		<b>\$78,134.94</b>		<b>61</b>	<b>90</b>